

EXPLORING THE INTERNAL SERVICE QUALITY OF A SOUTH AFRICAN CORPORATE BANK

ABSTRACT

Excellent customer service quality is considered a key success factor for organisations to be profitable and sustainable requiring strategies that drive internal service quality for frontline managers, who interact with the external corporate customers. This research was requested by a South African corporate bank (Bank X). The purpose was to explore frontline managers' perceptions of internal service quality to determine if it was necessary to do further research to guide strategic internal service quality system improvements. Descriptive research was conducted to collect data from frontline managers via a self-administered, quantitative, online survey. The survey indicates that managers perceive gaps in support staff responsiveness in terms of timing of information communication. This study suggests that it would be worthwhile for the bank to further explore the current situation to establish exactly where improvements in internal service quality can be made.

KEY WORDS: internal service quality, bank

INTRODUCTION

The competitive business environment has changed drastically over the past years, with the South African corporate and investment banking industry not being an exception. Competition does not only come from banks within a country. Banks have to compete internationally with bankers situated in United States America, China, United Kingdom and Australia to name a few. Ghobadian, Speller and Jones (1994) assert that service quality is a critical determinant of competitiveness, which can help organisations to differentiate themselves and that in turn creates a sustainable competitive advantage over similar others. In the long-term, this leads to profitability. Banking executives need to have robust strategies in place to gain more of the banking spend of their customers and retain their market position sustainably. Due to the increased pace of globalisation and concentrated competition in the financial services industry, corporate bankers have prioritised innovation of services in order to remain competitive (Andaleeb, Rashid & Rahman, 2016). According to Abdullah, Suhaimi, Saban and Hamali (2011) banks that provide excellent service quality can have a competitive marketing edge because improved service quality is linked to higher income, increased cross-selling and increased customer retention as well as improved market share. The question arises as to what are frontline bank managers' perceptions in terms of service quality from other departments and these staff within the bank that support their role in providing external customer service?

LITERATURE REVIEW

The role of corporate and investment banking (CIB) is of strategic importance throughout the lifecycle of every large local corporate company, multi-national corporate, financial institution and state owned company, since these bankers enable the latter to do business across the globe. Schnarr and Pfeiffer's (2015:5) definition of corporate banking covers "the business in which banks provide funding (e.g. lending products and liquidity lines), transaction services (e.g. payments, cash management and trade finance), risk management products (e.g. interest rate swaps, foreign exchange or commodities) and corporate finance services (e.g. intermediation to markets and investors for equity capital market, debt capital market products) and, mergers and acquisitions". These bankers supply financial solutions for these businesses not limited to cash management, providing trade and working capital, arranging local and

international payment platforms, supplying general corporate finance and debt management capital markets. PricewaterhouseCoopers (2013) indicates that corporate banking in South Africa is regarded as the most important wholesale market for domestic banks. Andaleeb et al. (2016) assert that large businesses or corporate companies rely on corporate banks to offer them a multitude of financial services, and they offer better financial returns and benefits to their bankers. The Centre for research on Multinational Corporations (2016:1-2) states that “corporate banking typically refers to financial services offered to large clients (‘wholesale clients’), these include large corporations, pension funds, governments and semi-public entities”. Schnarr and Pfeiffer (2015) argue that corporate banking is a key activity for banks globally and it plays a very important role for the economies in which they operate. These authors claim that CIB activities are often regarded as the cornerstone of economies. O’Donnell, Durkin and McCartan–Quinn (2002) highlight the importance of managing these customer relationships because the corporate banking market is so much more valuable and complex in comparison to the retail banking market. Makori and Mwirigi (2013:144) emphasise that “corporate banking is termed as business to business relationship”, which is considered to be complex because of the relationship that involves corporate firms and financial institutions. According to the centre for research on multinational corporations (Centre for research on Multinational Corporations, 2016:2), “corporate banking is a very profitable division for banks, far more profitable than retail banking, which is aimed towards households and small and medium enterprises”.

The focus on the importance of managing relationships between banks and corporate clients gained momentum from the 1980s. According to Pantouvakis (2011), and, Anosike and Eid (2011) literature on managing internal service quality as an operational efficiency has gained momentum amongst managers and experts as a result of the increasing understanding that high-performing organisations owe their success to looking inwards. Sangeetha and Mahalingam (2011) assert that organisations have changed focus areas from profit maximisation without genuine cognisance of customer satisfaction to maximising profits through increased customer satisfaction. Competitive factors have led companies to go beyond just looking at processes, but to also focus on how the services are delivered. Sharma, Tak, Kong and Kingshott (2016) posit employees who experience themselves as offering internal service quality tend to be more satisfied with their work, they are motivated with high employee morale and very productive at work. These authors argue that a customer-orientated internal service quality management system by satisfying the needs of the internal customers does not only help organisations to be competitive but also contributes to high overall organisational performance and reduced operating costs and wastage. The service delivery of an employee is dependent “on the quality of internal processes, available resources and recognition. This impacts the job satisfaction of the employee, the willingness to remain with the organisation and also the quality of provided services, which influences the satisfaction of external customers” (Bouranta, Chitiris & Paravantis, 2009). The concept identified that every employee or department within an organisation has customers, external as well as internal and employees need to provide services that meet their customers’ (internal and external) expectations. In many aspects, internal customer and external customer needs are similar such as for example consumption of services, however a differentiating factor between them is that internal customers don’t have a choice about where to do business versus external business who can take their

business elsewhere if they are not satisfied with the quality (O'Donnell et al., 2002; Marshal, Baker & Finn, 1998). Jooste, Strydom, Berndt and Du Plessis (2012) assert relationship marketing is about maintaining relationships, since associated parties will not stay with each other unless they are satisfied with the service they have received. Pantouvakis (2011) supports that the human capital aspect in customer satisfaction plays a major role in creating good financial performance, production excellence and sustainable competitive advantage. Thompson and Martin (2005) posit that people driven processes are in fact the key to sustainable competitive advantage, because it is these which are most difficult for competitors to copy.

Customers want to build relationships with organisations that provide them excellent service (Jooste et al., 2012; Abdullah et al., 2011; Shahin and Samea, 2010; Kim & Kleiner, 1999). Customer relationships are sought by CIBs that are frequently long term and involve a complex pattern of trust arising from the interactions between each party (Schnarr & Pfeiffer, 2015; Guo, Holland & Kreander, 2014; Zineldin, 1996). According to the South African Customer Satisfaction Index (2016), corporate managers need to be aware of how to improve their company's company position through appropriate allocation of resources in such a way that they achieve a competitive advantage, strengthen customer relationships and, drive customer loyalty.

PROBLEM INVESTIGATED

This study focused on Bank X (CIB) which is a division of one of the largest banks in Africa. The bank has a number of operations in Africa and it operates in five main business hubs in South Africa, these being Durban, Port Elizabeth, Cape Town, Pretoria and Sandton. The bank offers a range of corporate and investment banking solutions to customers serviced by Bank X CIB employees, who are approximately 3000 people in various business units serving 130 frontline managers. The frontline managers are the first and main point of contact for corporate clients. Their role is to co-ordinate the client interaction with other internal departments of the bank such as debt management, investment banking and equity capital markets. Yet, irrespective of the benefits that can be gained from an internal customer focus as suggested by literature, Bank X CIB has not focused on monitoring its own internal service quality. Bank X focus to-date has been only on the external customer experience measurement (CEM). The lack of formalised internal quality systems plus processes for measuring internal service quality, could lead to dissatisfied customers internally and externally. The objective of the research was to explore frontline managers' perceptions of internal service quality at Bank X CIB, highlighting if further research is needed to guide strategic interventions to improve internal service quality.

RESEARCH METHODOLOGY

According to Zikmund (2003:8), business research is defined as "the systematic and objective process of gathering, recording and analysing of data to assist with business decision making". Greener (2008:10) suggests that "research methodology is likely concerned about your attitude and understanding of research and the strategy which you choose" for answering your question. Saunders, Lewis and Thornhill (2009) explain research philosophy as "relating to the development of knowledge and the nature of that knowledge ensuring important assumptions about the way the researcher views the world. A positivist philosophy approach was adopted to conduct a quantitative research study to explore the perceptions of frontline employees of Bank X, CIB with regards to understanding the current CIB internal service quality. This methodology was deemed

appropriate because it used “quantitative method to test deductive generalisations, which search for causal explanations and fundamental laws, reducing entire features to simplified points in order to facilitate the inquiry” (Amarantunga Amarantunga, Baldry, Sarshar & Newton, 2002:18). Choice of a deductive approach was supported theoretically as the topic has a wealth of empirical literature even though it is generally derived for external customer retail banking research (Saunders et al., 2009; Greener, 2008). These propositions underpin the decision to use a survey strategy to collect quantitative data to conduct a preliminary analysis on behalf of Bank X to get a snapshot as insight into how their CIB service managers regard service quality as internal customers (Amarantunga et al., 2002; Creswell, 1994). Based on the snapshot using 4 groups of questions to establish central tendency about internal service quality as part of Bank X annual employee feedback, the bank would then make a decision whether to carry out more in-depth research looking for causal relationships of variables within the CIB internal service quality process. Saunders et al., (2016:711) note that central tendency “provide an impression of those variables that are common, middling or average”. Central tendency are descriptive statistics that allows the “relative extent to which data values differ, to be compared” indicating variance with the standard deviation. The measures of central tendency being the mode (value that occurs most frequently), the median (midpoint of the ranked data) and, the arithmetic mean (the average of all data points).

A survey strategy collects quantitative data, analysable using descriptive statistics (Cooper & Schindler, 2014; Creswell, 2014; Milliken, 2001; Saunders et al., 2009). In support of this research, Bank X CIB offered the bank’s online survey generating software (ClickTools™) to design and collect online survey responses from the relationship and service frontline service managers. Cooper and Schindler (2014:226) remark that “computer-delivered, self-administered questionnaires may use organisational intranets, the Internet or online services” to reach respondents. An online survey link for this intranet survey was sent via internal email to all 130 frontline managers - this representing the total population of CIB South Africa frontline managers who deal directly with corporate customers. Bank X CIB gave approval for the internal mailing list to be used to contact these managers. The email invitation contained a covering letter describing the ethics and purpose of the survey and, the web survey link. In order to adhere to ethical values (Saunders et al., 2009; Greener, 2008) the researcher adhered to the code of conduct of the university through which the study was undertaken. Approval to conduct the study was also sought from bank management to approach the frontline employees. It was made clear to the respondents at the beginning of the online survey and in the contact email that their participation was voluntarily and they could opt out at any point. The purpose of the study was articulated to them with an assurance that all their responses would be reported anonymous.

The respondents were all frontline employees that deal directly with corporate customers of Bank X CIB, service managers (70) and relationship managers (60). This is the total population for the South African Bank X of corporate customer managers. These managers were situated in five regional offices in South Africa - Gauteng Sandton, Gauteng Pretoria, Western Cape - Cape Town, Eastern Cape - Port Elizabeth and KwaZulu Natal – Durban. Parasuraman, Zeithaml and Berry (1985:46), note that “regardless of the type of service, consumers basically use the same criteria to assess

quality". Service quality is an opinion the bank's customer, be it the internal managers or the external customer, forms regarding their experience of service. Lovelock and Wirtz, (2007:66-89) argue that the four service dimensions are critically important in service delivery:

- "Reliability: it can be explained as the reliability of the service provider in providing the services. Can they deliver as per their promise?"
- "Security: employees should be reliable, well versed and also knowledgeable to provide a service".
- "Responsibility: the skilfulness of employees in providing the prompt service and their helpfulness? "It is responsible for measuring company and employee receptiveness towards clients."
- "Empathy: how do employees relate to clients; are they able to providing a personalised attention"?

These four dimensions are assessed in the survey by the managers.

An attitudinal question style was chosen for the survey because these types of questions seek to uncover what people think of something, their image and rating of things (B2B International, 2016). Saunders et al. (2009) and Rowley (2014) assert that adapting or adopting questions may be necessary if the researcher intends on replicating or relating their findings with another study. Further adopting or adapting can easily "allow reliability to be assessed and is regarded as more efficient than developing your own questions". The survey questionnaire instrument used was designed by adapting a questionnaire based on modified SERVQUAL items by Kang, James and Alexandris (2002) and by adopting questions from Bank X's employee satisfaction survey questionnaire which was developed by Zarca Interactive (2016). Schrauf and Navarro (2005) advocate using existing scales especially if they have been used in similar contexts. As stated, external service quality for many industries (dealing with the external customer) have been extensively studied but internal service quality for a bank has limited research to-date. Adoption of existing scales used in external customer satisfaction measurement is argued for this exploratory research as appropriate. The bank employee annual questionnaire had three sections: the first section focused on respondent demographics; the next on employee satisfaction with department, role and line management; the third section concluded with questions on service quality dimensions (reliability, security, responsibility and empathy). The participants were asked to rate their perceptions of internal service quality using a 7-point bipolar Likert scale ranging from (1 = disagree completely; mostly disagree; somewhat disagree; neither agree nor disagree; somewhat agree; mostly agree; 7 = strongly agree). The questionnaire consisted of a combination of closed questions and open-ended questions and selected parts of the survey that were not confidential and related to internal service quality items are reported here. Descriptive data analysis was performed from the data that was collected in an Excel™ spreadsheet from survey responses to understand and interpret the data (Zikmund, 2003).

Findings

One hundred and thirty frontline employees were invited to participate in the survey. Eighty-six responded but 12 responses had some unanswered questions and were disregarded for analysis, resulting in 74 complete surveys (55% of the anticipated 130 responses). Every study has its own limitations and according to De Beuckelaer and Wagner, (2012:619) "caution should be taken when conducting small sample studies,

because they are deemed to lack statistical power since they tend to have a high probability of failing to detect significant differences at population level". This may lead to a risk of drawing false conclusions (De Beuckelaer & Wagner, 2012). This study had only 74 useable responses and although the survey items were drawn from two well established instruments for the four attitudinal measurements, a further qualitative study with selected key knowledgeable stakeholders and a much larger quantitative sample of both support employees and relationship managers as sampled populations could discover aspects that are important in understanding elements of internal service quality for Bank X.

Analysis of the collected data indicated that 45% of participants were aged between 31 and 40; 26% aged 41 to 50; 22% aged 21 to 30; 7% aged 51 to 65. Out of the 74 respondents, 44 were female and 30 were male. As to geographic representation: Sandton (69%; 50=n); Pretoria (17%; 12=n); Durban (7%; 5=n); Cape Town (6%; 4=n) respondents; and Port Elizabeth (2%; 2=n). The majority of the respondents were service managers (62%; 46=n) while relationship managers made up (37.8%; 28=n) of respondents. Next, the descriptive statistics of central tendency are presented as these can be used in management to identify further research digging down statistically into root causes to inform future management strategy to ensure internal service quality delivery. Table 1 presents the descriptive statistics of managers of their perceptions of the reliability of support staff for internal service support for external customer service.

Table 1: MANAGERS' PERCEPTIONS OF THE RELIABILITY OF SUPPORT STAFF

	N		Mean	Median	Mode	Std. Deviation
	Valid	Missing				
Q12.1 I always receive the service from supporting areas on time as promised	73	1	3.62	3.00	3	1.604
Q12.2 I can depend on support teams to handle my client query.	73	1	3.96	4.00	3	1.585
Q12.3 Support Staff perform services right the first time, to avoid having to make corrections later.	73	1	3.59	3.00	3	1.606
Q12.4 I always receive accurate data from support areas of the bank.	73	1	3.68	3.00	3	1.544
Q12.5 Support Staff provide correct and relevant information	73	1	4.00	4.00	3	1.491
Q12.6 Support Staff is reliable	73	1	3.79	3.00	3	1.554

Source: Researcher's own compilation, 2016

Managers indicated in all six statements that they disagree that support staff are reliable in terms of internal service support. Reliability was confirmed using a Cronbach Alpha, a test in order to ensure the reliability of the study. Pallant (2011) posits that Cronbach Alpha is an indicator used to test the internal consistency of a scale, which is the degree to which the items make the scale. This scale can range between 0 and 1 and the acceptable Cronbach Alpha coefficient should be 0.7 and greater. The researcher used Cronbach Alpha because of its credibility and extensive use within research studies. Cooper and Schindler (2014:260) comments that reliable instruments can be assertively used knowing that temporary and situational factors are not interfering; these work well

under different conditions. Cronbach's Alpha for reliability: .962; standardised items for Cronbach's Alpha .962; number of items 6. Pallant (2011:185) states that in order for a correlation matrix to be considered suitable for factor analysis, the correlation matrix should indicate some correlations of .3 or greater. The correlation of the items in Table 1 ranged between 0.743 and 0.887, indicating a strong positive correlation between the items relating to the reliability construct. This indicates there are relationships between these variables. Respondents indicated their strongest level of disagreement on the statement: 'Support staff performs services right the first time, to avoid having to make corrections later' (Mean=3.59; Median/Mode=3; Std. Deviation = 1.606). This suggests that managers do not feel that they always receive reliable data the first time they ask for it, or when teams of support are involved, or as quickly as they need it. This may be tied to an issue of how fast the manager requires support to deal with external customer needs from information provided by the support staff. This in turn can affect their ability to serve their external customer and in turn may detrimentally affect the relationship between bank and external customer. This time element needs further investigation because overall, Table 2, suggests that managers do feel they can rely on support staff in terms of the latter's individual knowledge and personal abilities to deliver to internal service quality aspects.

Table 2 reflects the responses to statements which measured the respondent's level of agreement relating to the support staff assuring managers of the quality of their abilities and knowledge (security/ assurance) in respect of service quality delivery. Cronbach's Alpha for security/assurance .891; Cronbach's Alpha based on standardised items for .890; number of items 4. The correlation of Table 2 items ranged between 0.531 and 0.799, indicating a strong positive correlation between the items relating to assurance construct. The means for assurance construct ranged between 4.29 and 4.77, median was 5, mode was between 5 and 6 and standard deviations ranged between 1.250 and 1.383.

**Table 2: MANAGERS' PERCEPTIONS OF SUPPORT STAFF SECURITY ISSUES
(SUPPORT KNOWLEDGE AND ABILITY)**

	N		Mean	Median	Mode	Std. Deviation
	Valid	Missing				
Q13.1 I trust the information supplied by my support staff	72	2	4.29	5.00	5	1.250
Q13.2 I feel confident in dealings with support staff	73	1	4.40	5.00	5	1.310
Q13.3 Support Staff are polite	73	1	4.77	5.00	6	1.297
Q13.4 Support Staff are knowledgeable in the matters I require support on	71	3	4.27	5.00	5	1.383

Source: Researcher's own compilation, 2016

Table 3 of responsiveness Cronbach's Alpha .911; Cronbach's Alpha on standardised items .912; number of items 4. The correlations between the items ranged from 0.574 to 0.846, which indicated a strong positive correlation between the items. Table 1 and 2 when considered together indicate that to develop strategy to optimise internal service

quality, further statistical research is required to find answers that conclusively guide future service delivery strategic change. This is because frontline managers rely on many different types of support staff for information to satisfy external customers so 'team' influences would be an aspect of support staff management to explore. Table 3 highlights respondent's level of agreement with statements about the responsiveness (prompt service and helpfulness) of support staff to managers' needs. Managers agreed that support staff generally tried to give prompt responses to queries trying to help answer external customer queries and accommodate special requests outside of the ordinary routines.

Table 3: MANAGERS PERCEPTIONS OF RESPONSIVENESS FROM SUPPORT STAFF

	N		Mean	Median	Mode	Std. Deviation
	Valid	Missing				
Q16.1 My communication from support staff is accurate,	71	3	4.76	5.00	5	1.177
Q16.2 I receive prompt and efficient response to my request from support staff	71	3	4.23	4.00	5	1.456
Q16.3 I find that support staff always willing to help me with client queries.	71	3	4.65	5.00	5	1.288
Q16.4 Support Staff are willing to accommodate special requests and needs.	71	3	4.49	5.00	5	1.403

Source: Researcher's own compilation, 2016

Cronbach's Alpha for empathy .891; Cronbach's Alpha on standardised items .890; number of items 6. The correlations between the items ranged from 0.574 to 0.846, which indicated a strong positive correlation between the items. The empathy construct (Table 4) was measured with six items to explore if support staff are perceived as providing personalised attention to their frontline managers. The means for the empathy construct ranged between 4.46 and 5.46, median and mode ranged between 5 and 6 of the statements and the standard deviation ranged between 1.151 and 1.348. The

Table 4: MANAGERS PERCEPTIONS OF EMPATHY FROM SUPPORT STAFF

	N		Mean	Median	Mode	Std. Deviation
	Valid	Missing				
Q15.1 Support Staff are sincerely concerned about dealing with query issues	70	4	4.46	5.00	5	1.348
Q15.2 I have convenient working hours	70	4	5.46	6.00	6	1.151
Q15.3 I receive individual attention from Support Staff	70	4	4.70	5.00	5	1.255
Q15.4 I believe the support staff understands my expectations from them.	70	4	4.83	5.00	5	1.191
Q15.5 Support Staff are sensitive to my work related needs	70	4	4.47	5.00	5	1.293
Q15.6 Support Staff have the business best interests in mind.	69	5	4.58	5.00	5	1.299

Source: Researcher's own compilation, 2016

The correlation results of the items of the empathy construct, which ranged between 0.330 and 0.738, indicating a weak to strong positive relationship between the items relating to the empathy construct. Table 4 suggests that managers believe that indeed their support staff do try to provide empathy for the managers' work and in so doing helping to deliver to external customer service expectations. Managers felt that they are dealt with as individuals and that support staff understand the need of the Bank for them to develop and maintain relationships with service and relationship managers. Yavas and Babakus, (2010) advocate training programmes to be able to deal with the complex needs of customers and this would indeed provide an opportunity to specifically address gaps in the understanding (presented in Table 1) of what managers want from their support staff. According to Pallant (2011), there are two statistical measures which could be generated by SPSS that assist with the assessment of the factorability of data namely Bartlett's test of sphericity and Kaiser-Meyer-Olkin (KMO). For factor analysis to be considered acceptable in Bartlett's test sphericity it should be significant ($p < .05$). For KMO to be considered for good factor analysis the index ranges should be from 0 to 1 and the minimum value should be 0.6. Both Bartlett's test of sphericity and the KMO measure of sampling adequacy was conducted on the data in order to confirm suitability of the data for factor analysis. Table 5 provides a summary of these results.

TABLE 5: Assessment of the factorability of data

Reliability: Kaiser-Meyer-Olkin (KMO) measure of sampling	.925
Bartlett's test of sphericity Approx. Chi- square	490.97
Degrees of freedom	15
Significance	.000
Assurance: Kaiser-Meyer-Olkin (KMO) measure of sampling	.758
Bartlett's test of sphericity Approx. Chi- square	170.970
Degrees of freedom	6
Significance	.0
Empathy: Kaiser-Meyer-Olkin (KMO) measure of sampling	.850

Bartlett's test of sphericity Approx. Chi- square	272.145
Degrees of freedom	5
Significance	.000
Responsiveness: Kaiser-Meyer-Olkin (KMO) measure of sampling	.800
Bartlett's test of sphericity Approx. Chi- square	216.822
Degrees of freedom	5
Significance	.000

Source: Researcher's own compilation, 2016

The results of Bartlett's test of sphericity indicate a score of 0.000 for all the constructs. The KMO score indicate a range between 0.761 and 0.925. Both results meet the required threshold to be considered appropriate for factor analysis (KMO >0.05 and Bartlett's should be equal or greater than 0.6).

PRACTICAL MANAGERIAL IMPLICATIONS AND RECOMMENDATIONS

Empirical results show that support staff to frontline managers plays a very important role in allowing them to be able to provide service delivery. This supports the view of Bouranta et al. (2009) that the service delivery of an employee is dependent on the quality of internal processes and resources. Sangeetha and Mahalingam (2011:83-103) list the following factors for consideration to achieve service quality improvement need to have a clear "market and customer focus" that ensures "motivated and well trained staff" who have a "clear understanding of concepts of service quality and factors affecting the same"

The expectations of the frontline employees at Bank X CIB need to be clearly communicated to the support functions in order to avoid a service quality gap. Based on the findings, the skills gap of support staff needs to be addressed. Respondents indicated in open ended feedback that improvements to skills development within support areas could go a long way to improve satisfaction levels for frontline managers. Frontline managers indicate that there is a need to improve on communication within the bank as the respondents indicated that they do not agree with the statement: 'There is good communication from managers to employees of the department'. Communication needs to flow both vertically and horizontally in the department. Achieving long term relationships in the department could be facilitated through effective and efficient communication.

CONCLUSIONS

Although there is extensive literature on service quality in the banking services globally (Allred, 2001; Bahia & Nantel, 2000; Gupta, McDaniel, & Kanthi Herath, 2005) , much of this has focused extensively on retail banking customer satisfaction studies, focusing specifically on the customer's perception of service quality experience, not on internal service quality for frontline managers. As highlighted by Makori and Mwirigi (2013), corporate banking has a paucity of studies on what variables affect corporate customer satisfaction. It is evident that there are compelling reasons for Bank X to review further their internal service quality with further research. Having excellent internal service quality gives banks a competitive edge because it is linked to increased revenue, increased cross-sell, retention of customers and improved market share. Corporate bank management needs to have strategies based on further inferential statistical analysis that can inform decision-making, to maintain internal service excellence that gains them sustainable external customer competitive advantage.

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